

## ABSTRACT OF THE DISCLOSURE

- 5 The present invention provides methods and systems for securing payment over a network from a customer to a merchant. A trusted party component receives an instruction from the customer to pay the merchant, the instruction including confidential payment information of the customer. The trusted party component creates payment authentication information based on the confidential payment information. Based on the payment authentication information, the trusted party component pays the merchant on behalf of the customer without the confidential payment information of the customer being disclosed to the merchant.

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